

FIG. 1

102

104

110

KDI Plantm - Cash Flow Analysis
Patent Pending

FIG. 2

FIG. 2

Year	Age	Loan Analysis				Annuity Cash Flow				LP = Investment			At Death Net		
		Interest Rate*	LIBOR +2%	6.7500%	6.7500%	Insurance	Interest Paid	Ins Premium	Service Fee	KDI Service Investment	Family Investment	Insurance	To Lender	Net Insurance	
1	73					1,854,987	(970,262)	(788,218)	(91,667)	200,000	-	18,000,000	(13,581,649)	4,418,351	
2	74					1,854,987	(959,719)	(624,430)	(100,000)	-	-	18,000,000	(14,281,261)	3,718,739	
3	75					1,854,987	(947,893)	(624,430)	(100,000)	-	-	18,000,000	(14,110,424)	3,889,576	
4	76					1,854,987	(935,247)	(624,430)	(100,000)	-	-	18,000,000	(13,927,760)	4,072,240	
5	77					1,854,987	(921,726)	(624,430)	(100,000)	-	-	18,000,000	(13,732,450)	4,267,550	
6	78					1,854,987	(907,269)	(624,430)	(100,000)	-	-	18,000,000	(13,523,619)	4,476,381	
7	79					1,854,987	(891,811)	(624,430)	(100,000)	-	-	18,000,000	(13,300,332)	4,699,668	
8	80					1,854,987	(875,283)	(624,430)	(100,000)	-	-	18,000,000	(13,061,586)	4,938,414	
9	81					1,854,987	(857,611)	(624,430)	(100,000)	-	-	18,000,000	(12,806,312)	5,193,688	
10	82					1,854,987	(838,715)	(624,430)	(100,000)	-	-	18,000,000	(12,533,366)	5,466,634	
11	83					1,854,987	(818,511)	(624,430)	(100,000)	-	-	18,000,000	(12,241,525)	5,758,475	
12	84					1,854,987	(796,909)	(624,430)	(100,000)	-	-	18,000,000	(11,929,479)	6,070,521	
13	85					1,854,987	(773,811)	(624,430)	(100,000)	-	-	18,000,000	(11,595,832)	6,404,168	
14	86					1,854,987	(749,114)	(624,430)	(100,000)	-	-	18,000,000	(11,239,086)	6,760,914	
15	87					1,854,987	(722,707)	(624,430)	(100,000)	-	-	18,000,000	(10,857,643)	7,142,357	
16	88					1,854,987	(694,472)	(624,430)	(100,000)	-	-	18,000,000	(10,449,793)	7,550,207	
17	89					1,854,987	(664,283)	(624,430)	(100,000)	-	-	18,000,000	(10,013,709)	7,986,291	
18	90					1,854,987	(632,003)	(624,430)	(100,000)	-	-	18,000,000	(9,547,434)	8,452,566	
19	91					1,854,987	(597,489)	(624,430)	(100,000)	-	-	18,000,000	(9,048,881)	8,951,119	
20	92					1,854,987	(563,756)	(624,430)	(100,000)	-	-	18,000,000	(8,515,813)	9,484,187	
21	93					1,854,987		(624,430)	(100,000)	-	-	18,000,000	(8,330,046)	9,669,954	
		Total Loan				LP = Investment				Total Coverage:					
		\$13,581,649				\$92,968									
										KDI Service Investment			Insurance Policy Information		
										200			(Insurance Illustrations are Included)		
										Net to Estate			Mass Mutual		
										KDI			Phoenix Life		
										Allocation			2.5%		
										Net to KDI			\$10,000,000		
													\$8,000,000		
													\$18,000,000		

+

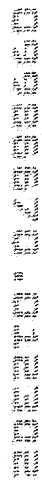


FIG. 4

FIG. 4A

FIG. 4B

FIG. 4A

Embodiment Two

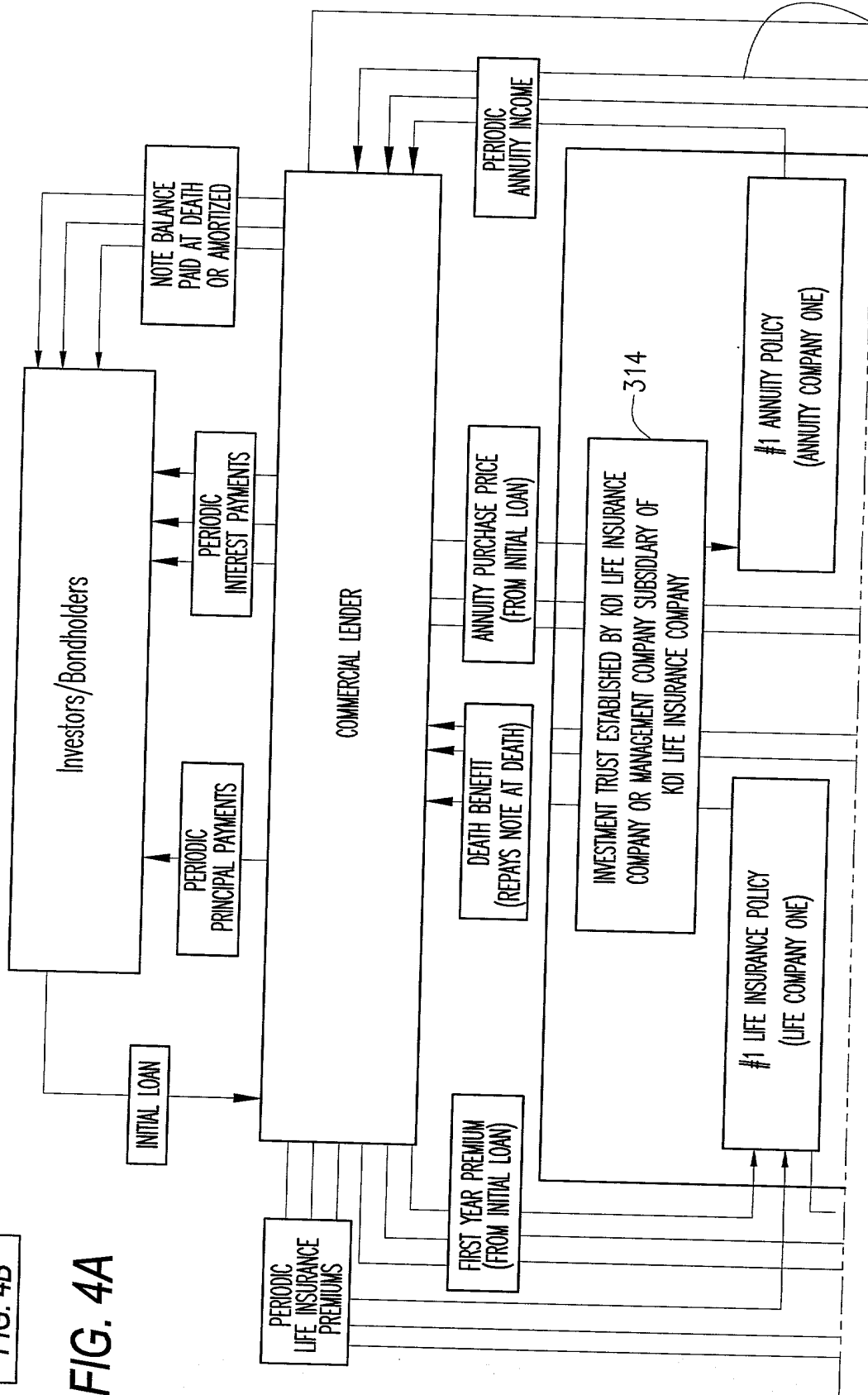




FIG. 4B

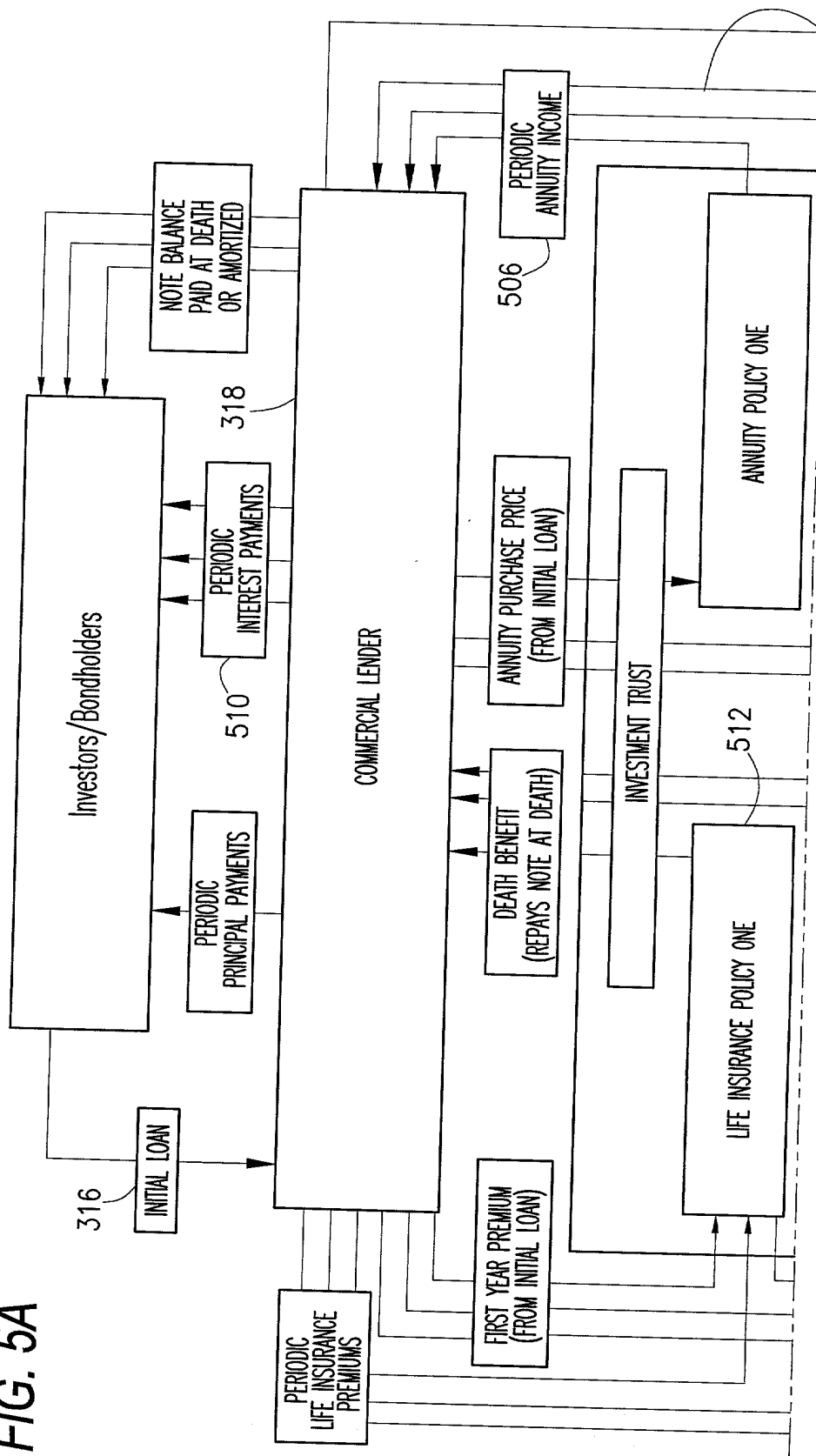
FIG. 5

FIG. 5A

FIG. 5B

FIG. 5A

Embodiment Three



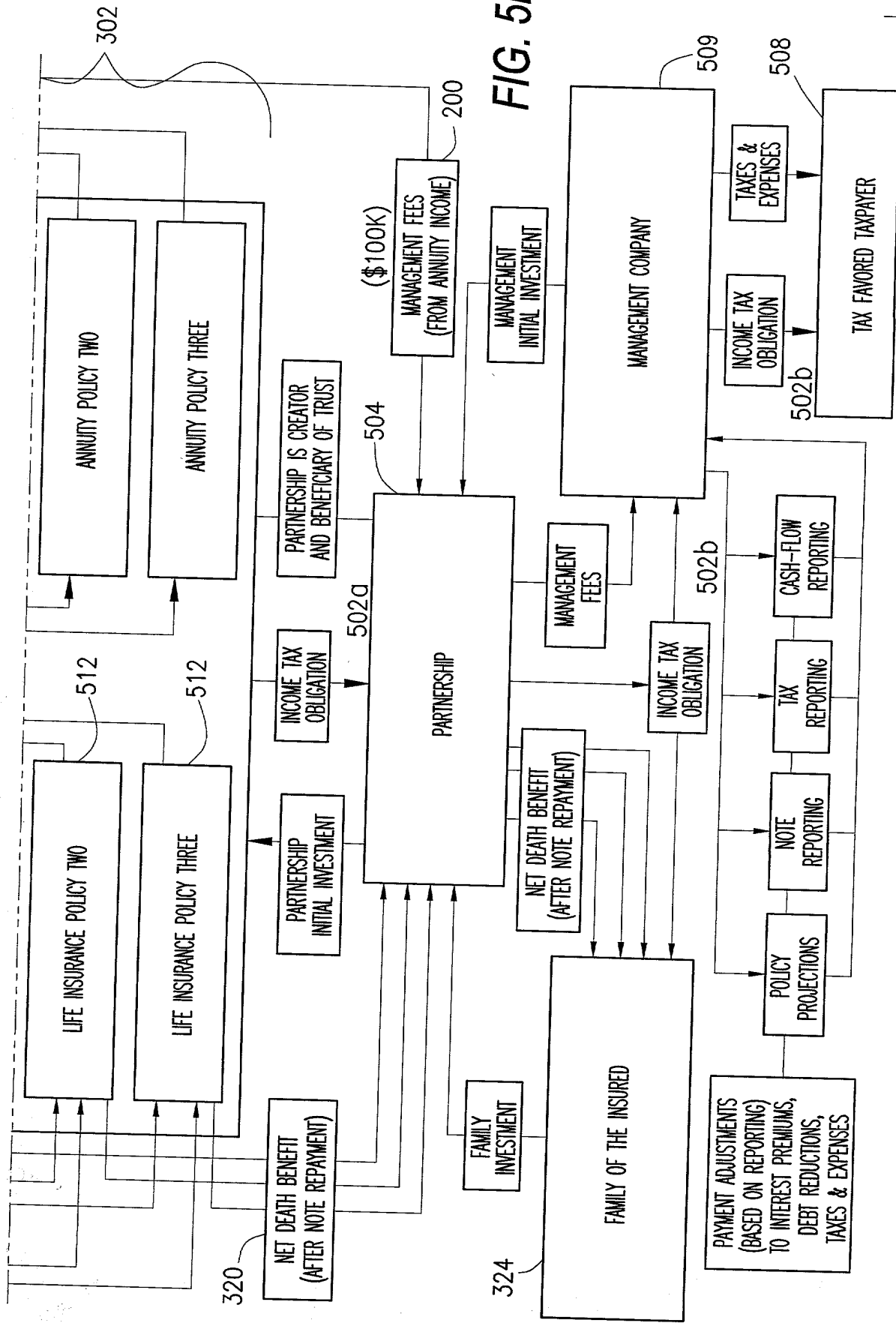


FIG. 5B

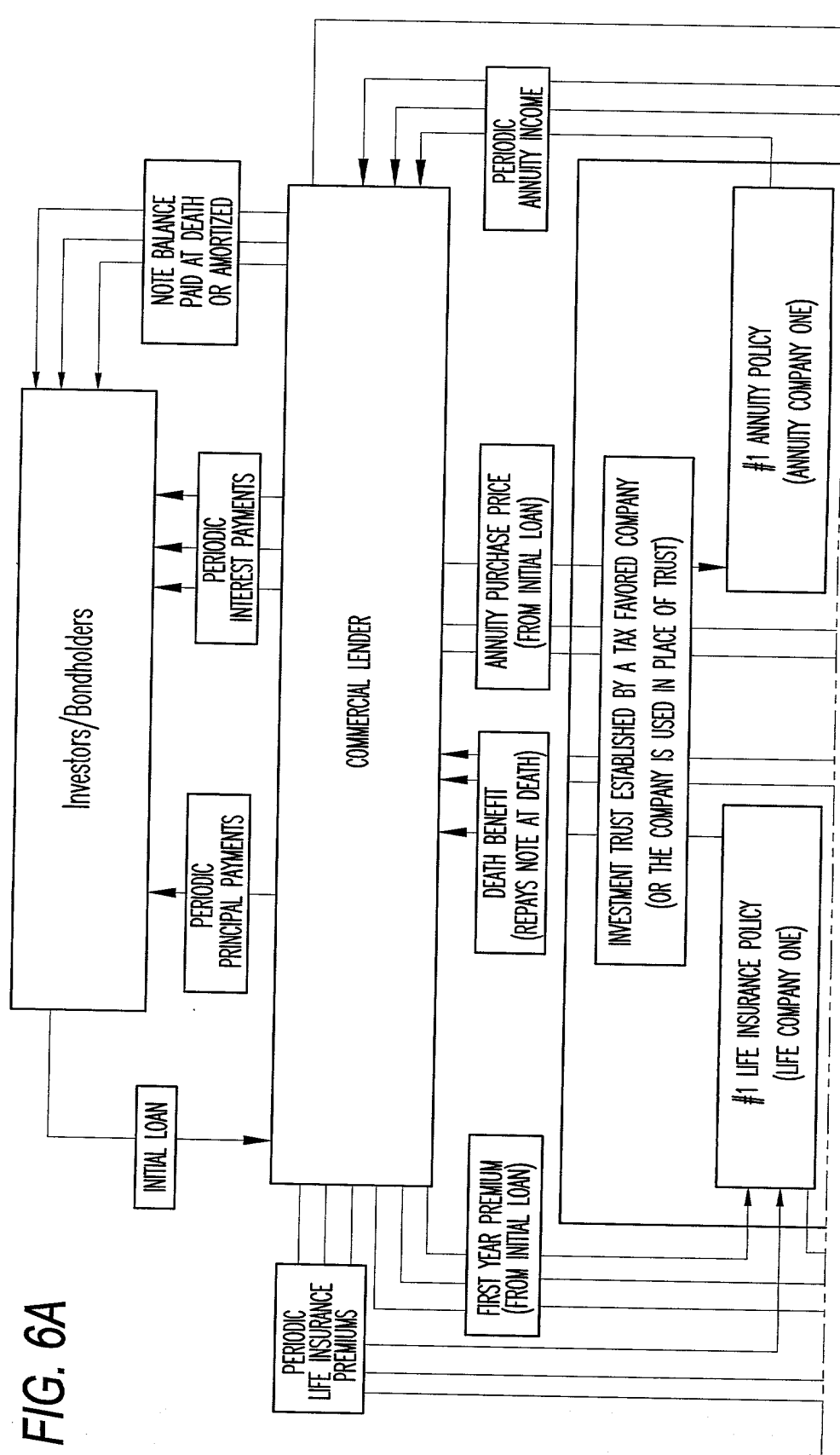
FIG. 6

FIG. 6A

FIG. 6B

FIG. 6A

Embodiment Four



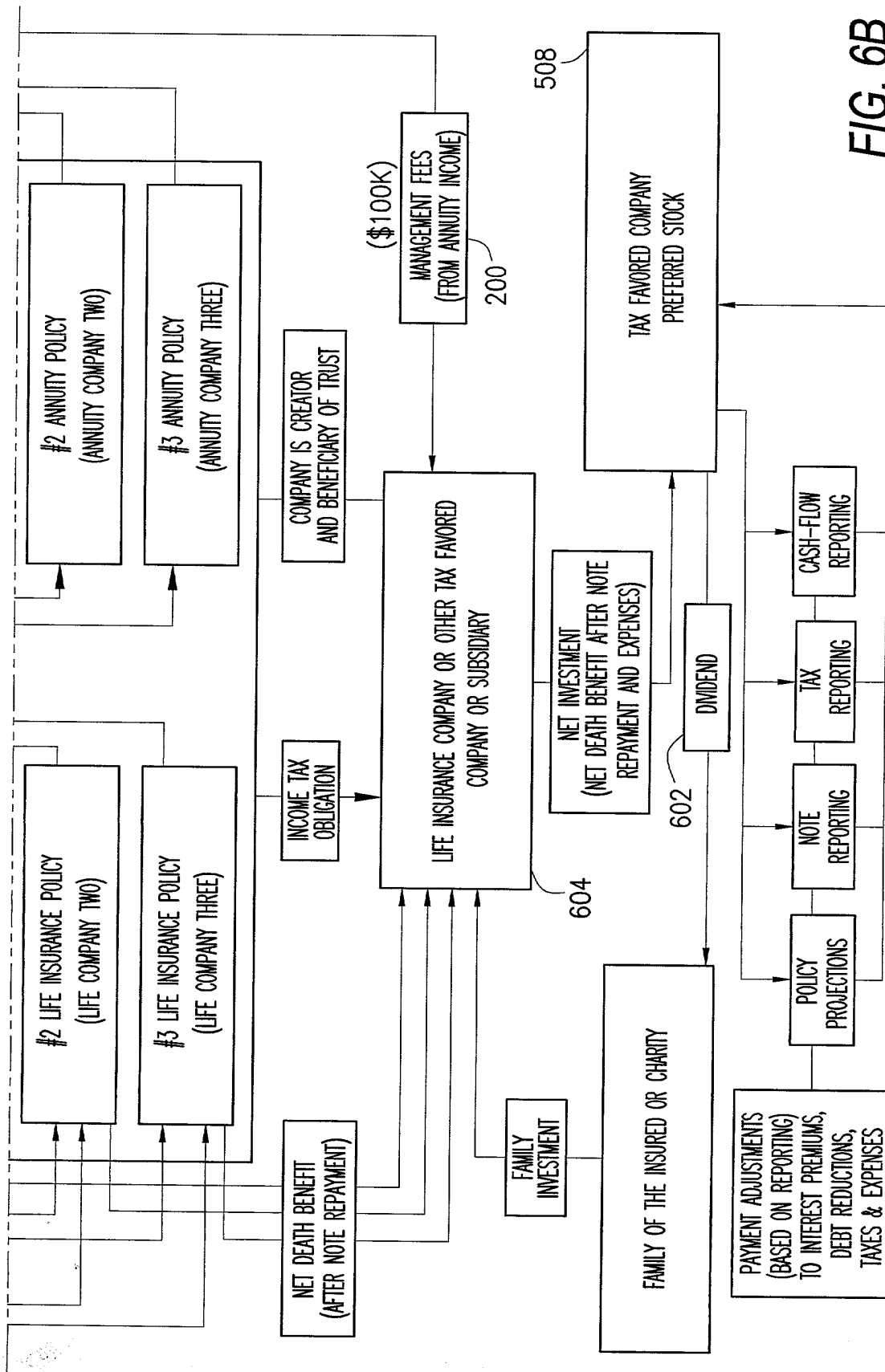
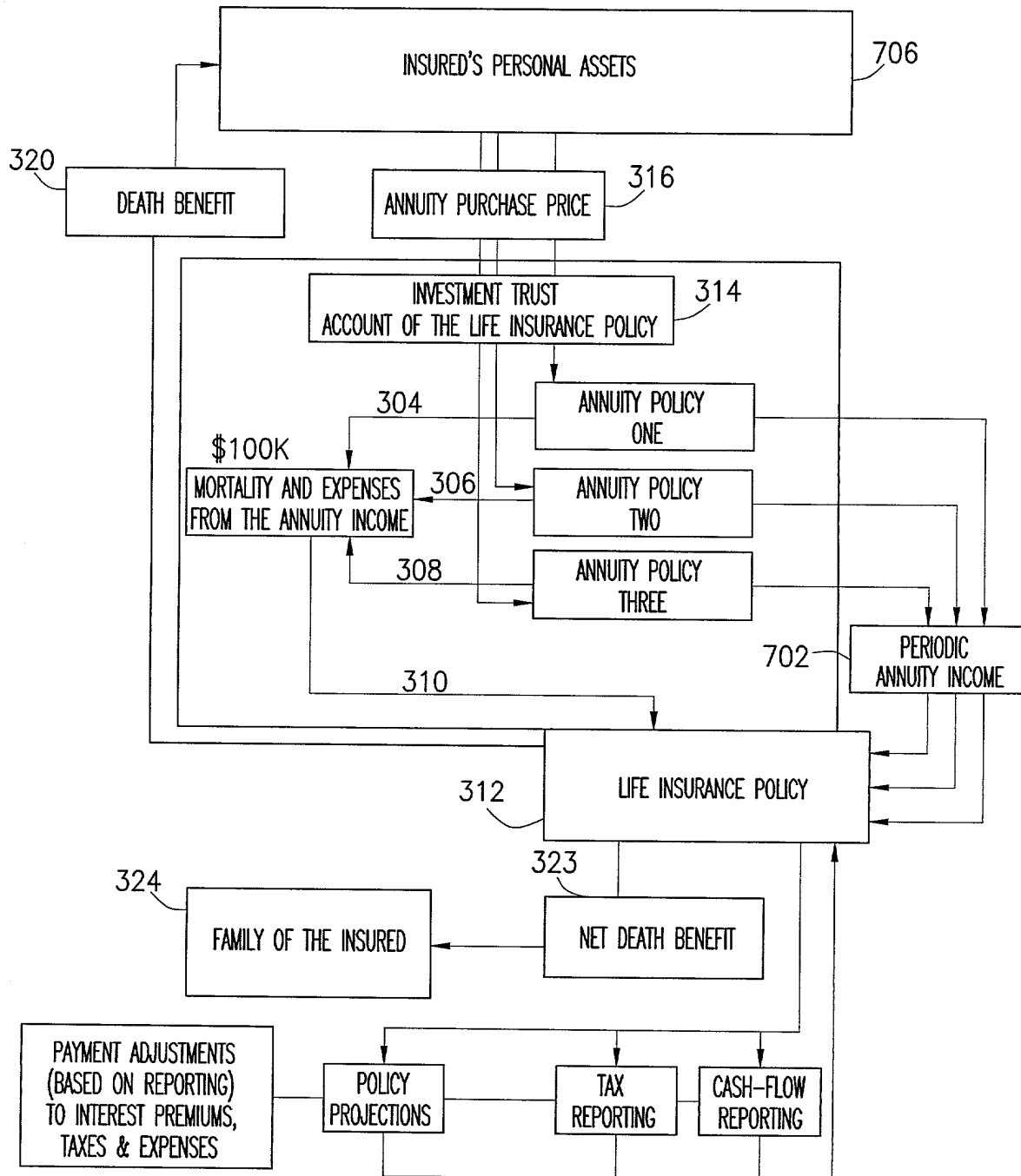


FIG. 6B

FIG. 7



Charitable Endowment Policy

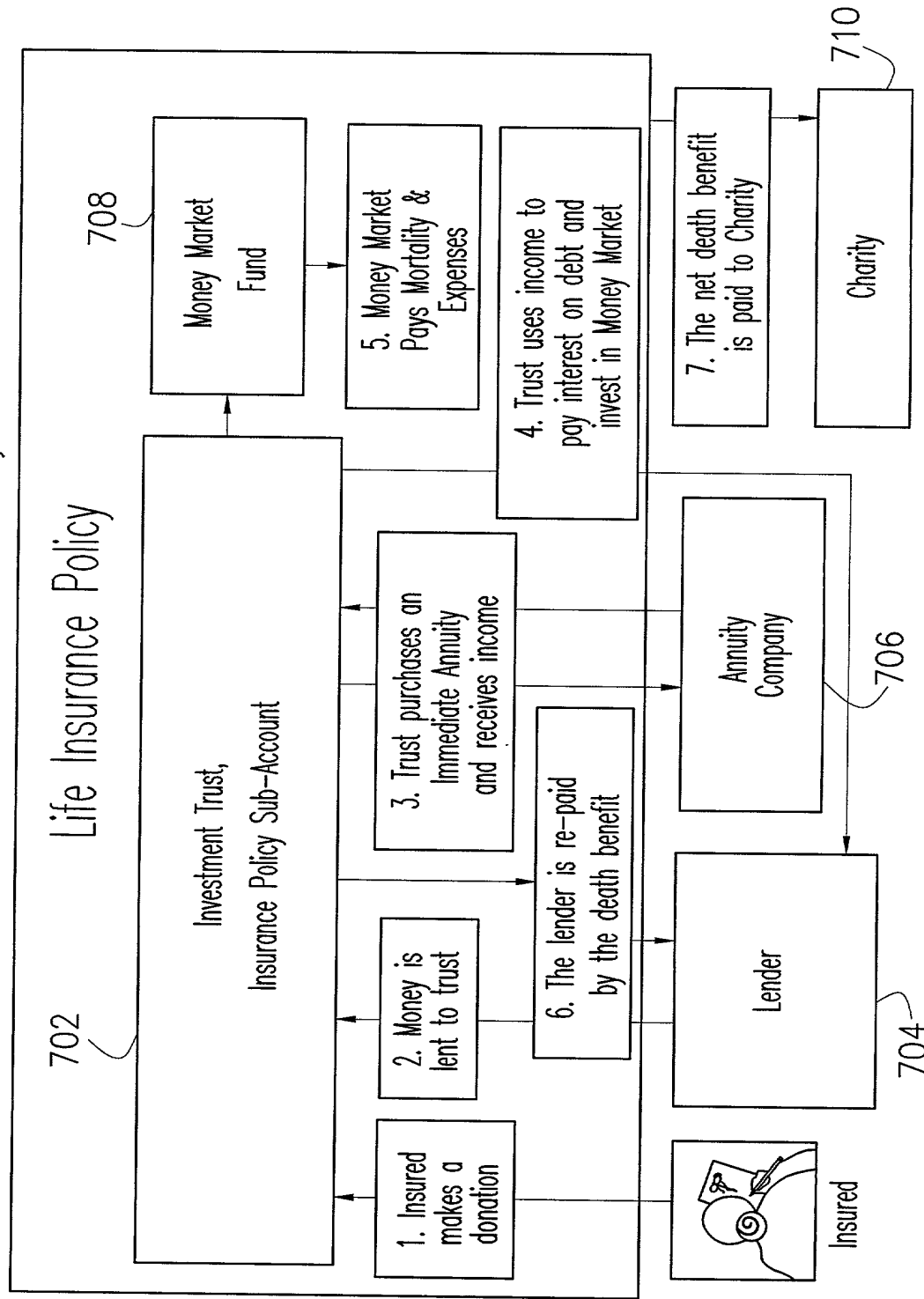


FIG. 8

FIG. 9

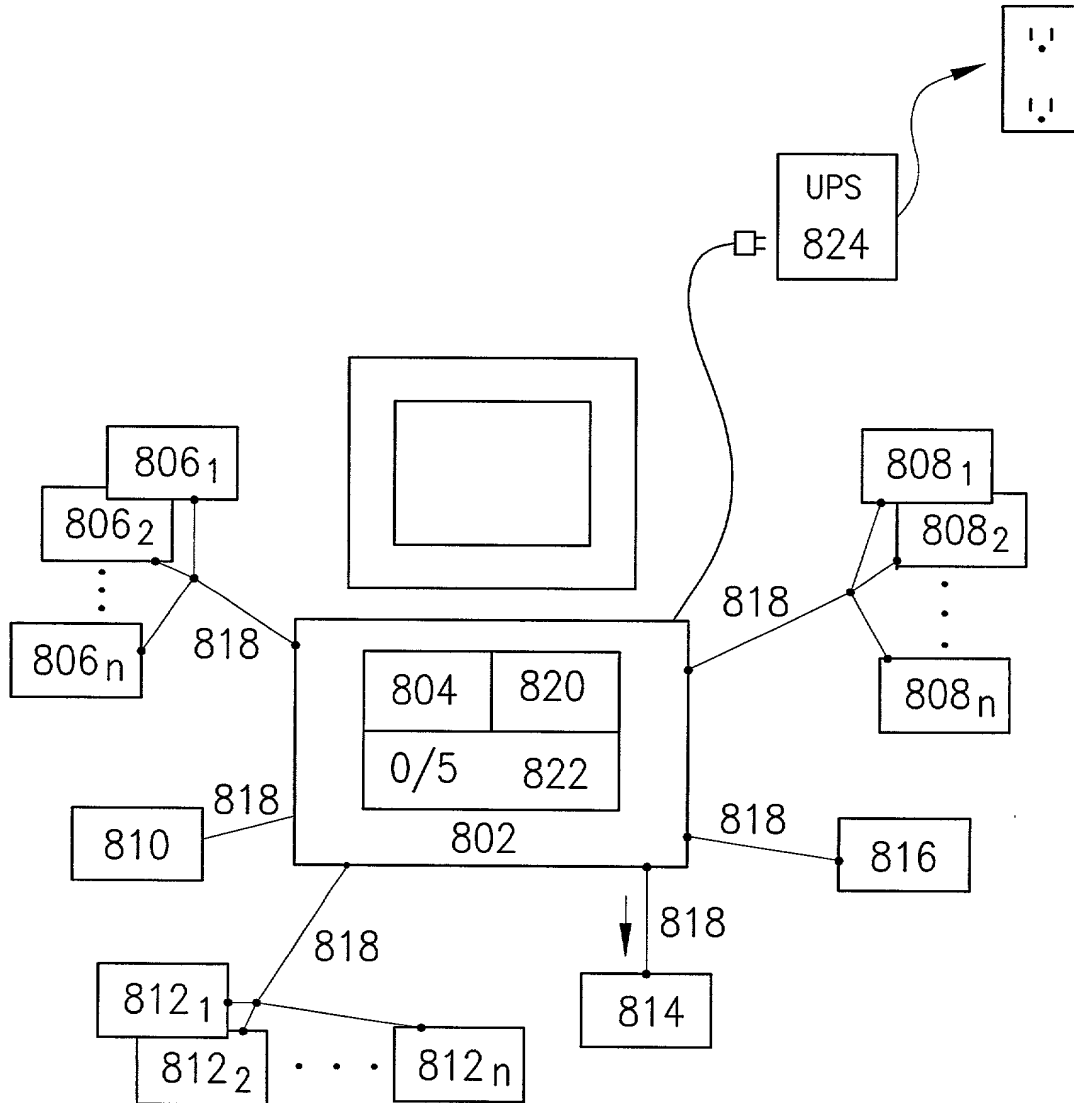


FIG. 10

